REVISED ASSOCIATION PLANS PROPOSED BENEFIT MODIFICATIONS FOR PLAN YEAR 2007

CAHP Health Benefits Trust

Basic Plan

Benefit	2006	2007
Emergency	Copay is \$25. If admitted as	Increase copay from \$25 to
Room copay	inpatient, copay is reduced to \$0.	\$50. If admitted as inpatient, copay is reduced to \$25.

Medicare Plan

No benefit changes are proposed for 2007.

CCPOA Benefit Trust Fund

CCPOA's 2007 proposed benefit changes are shown below compared to CCPOA's current 2006 benefits:

Basic Plan

Benefit	Standard Benefit Design for 2006	Standard Benefit Design for 2007
Access +	\$10	\$30*
Specialist copay		
Office Visit copay	\$10	\$15
Rx copay	\$50 for both generic and	\$50 for brand drugs
	brand drugs	No copay for generic drugs
Inpatient Hospital	\$0	\$100
copay		

Medicare Plan

Benefit	Standard Benefit Design for 2006	Standard Benefit Design for 2007
Access +	\$10	\$30*
Specialist copay		
Office Visit copay	\$5	\$10
Rx copay	\$50 for both generic and	\$50 for brand drugs
	brand drugs	No copay for generic drugs
Inpatient Hospital copay	\$0	\$100

^{*}The copay for Access + Specialist should have been \$30 in 2006. This change corrects an error made in the previous year. 6/20/06

CCPOA Benefit Modifications Still Under Consideration

CCPOA's June 20, 2006 rate letter states that the CCPOA Benefit Trust Fund Board of Trustees will mirror benefit modifications adopted by the CalPERS Board for CalPERS sponsored plans up to the following limits:

- Office visit copay increase of \$10, resulting in a reduction of proposed rates by .994%.
- In-patient hospital admission copay to \$250, resulting in a reduction of proposed rates by .86%.

PORAC Insurance and Benefits Trust

Basic and Medicare Plans

There are no benefit changes proposed by PORAC for 2007.